

FIRST SOUND BANK

	CPP Disbursement Date 12/23/2008	Cert 57799	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$131	\$95	-27.9%		
Loans	\$78	\$83	6.5%		
Construction & development	\$1	\$1	32.7%		
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$3	\$2	-32.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-8.2%		
Commercial & Industrial	\$17	\$47	178.5%		
Commercial real estate	\$18	\$21	17.5%		
Unused commitments	\$14	\$20	44.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-82.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$50	\$8	-83.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$126	\$85	-32.3%		
Deposits	\$125	\$83	-33.3%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$1			
Equity					
Equity capital at quarter end	\$6	\$10	69.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	4.5%	10.3%	--		
Tier 1 risk based capital ratio	7.7%	11.8%	--		
Total risk based capital ratio	9.0%	13.1%	--		
Return on equity <sup>1</sup>	12.4%	-3.9%	--		
Return on assets <sup>1</sup>	0.5%	-0.4%	--		
Net interest margin <sup>1</sup>	3.6%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	176.2%	389.1%	--		
Loss provision to net charge-offs (qtr)	-1208.7%	-83.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	12.4%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.3%	--
Commercial & Industrial	2.4%	0.5%	0.4%	0.0%	--
Commercial real estate	1.5%	0.0%	0.0%	0.2%	--
Total loans	1.4%	0.4%	0.2%	0.1%	